

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH  
SALT LAKE CITY DIVISION

In re: § Case No. 12-34161-RKM  
§  
CHRISTOPHER PATRICO NEVAREZ §  
§  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 11/08/2012. The undersigned trustee was appointed on 11/08/2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$3,098.34

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$4.08</u>
Bank service fees	<u>\$33.42</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 <sup>rd</sup> Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$433.77</u>
Other payments to the debtor	<u>\$0.00</u>
Leaving a balance on hand of <sup>1</sup>	<u>\$2,627.07</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

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<sup>1</sup> The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/30/2013 and the deadline for filing government claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$666.14. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$666.14, for a total compensation of \$666.14<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$10.50, for total expenses of \$10.50.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/10/2013

By: /s/ David L. Miller  
Trustee

**STATEMENT:** This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1  
of 11  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page No: 1

Exhibit A

Case No.: 12-34161-RKM  
Case Name: NEVAREZ, CHRISTOPHER PATRICO  
For the Period Ending: 12/10/2013

Trustee Name: David L. Miller  
Date Filed (f) or Converted (c): 11/08/2012 (f)  
§341(a) Meeting Date: 12/19/2012  
Claims Bar Date: 07/30/2013

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
<b>Ref. #</b>					
1	Key bank checking account	\$0.00	\$0.00	\$0.00	FA
2	dvd player	\$15.00	\$0.00	\$0.00	FA
3	television	\$20.00	\$0.00	\$0.00	FA
4	movies and music	\$15.00	\$0.00	\$0.00	FA
5	1995 Ford Explorer.	\$3,000.00	\$0.00	\$0.00	FA
6	2012 Pro rata Federal Tax Refund (u)	\$0.00	\$2,664.57	\$2,664.57	FA

TOTALS (Excluding unknown value)

\$3,050.00\$2,664.57\$2,664.57Gross Value of Remaining Assets\$0.00

Major Activities affecting case closing:  
TFR; TDR.

Initial Projected Date Of Final Report (TFR): 12/29/2014Current Projected Date Of Final Report (TFR): 01/31/2014

/s/ DAVID L. MILLER  
DAVID L. MILLER

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-34161-RKM  
Case Name: NEVAREZ, CHRISTOPHER PATRICO  
Primary Taxpayer ID #: \*\*\_\*\*\*7761  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 11/8/2012  
For Period Ending: 12/10/2013

Trustee Name: David L. Miller  
Bank Name: Integrity Bank  
Checking Acct #: \*\*\*\*\*4161  
Account Title:  
Blanket bond (per case limit): \$1,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
04/05/2013		Nevarez - US Treasury	2012 Federal tax refund	*	\$3,098.34		\$3,098.34
	{6}		pro rata tax refunds \$2,664.57	1224-000			\$3,098.34
			exempt tax refunds \$433.77	8100-002			\$3,098.34
04/30/2013		Integrity Bank	Bank Service Fee	2600-000		\$3.70	\$3,094.64
05/07/2013	201	Christopher Patrico Nevarez	Exempt Tax Refunds	8100-002		\$433.77	\$2,660.87
05/31/2013		Integrity Bank	Bank Service Fee	2600-000		\$4.56	\$2,656.31
06/30/2013		Integrity Bank	Bank Service Fee	2600-000		\$4.14	\$2,652.17
07/31/2013		Integrity Bank	Bank Service Fee	2600-000		\$4.27	\$2,647.90
08/31/2013		Integrity Bank	Bank Service Fee	2600-000		\$4.27	\$2,643.63
09/30/2013		Integrity Bank	Bank Service Fee	2600-000		\$4.12	\$2,639.51
10/31/2013		Integrity Bank	Bank Service Fee	2600-000		\$4.25	\$2,635.26
11/30/2013		Integrity Bank	Bank Service Fee	2600-000		\$4.11	\$2,631.15
12/10/2013	202	International Sureties, Ltd.	Blanket Bond #016027974	2300-000		\$4.08	\$2,627.07

<b>TOTALS:</b>	\$3,098.34	\$471.27	\$2,627.07
<b>Less: Bank transfers/CDs</b>	\$0.00	\$0.00	
<b>Subtotal</b>	\$3,098.34	\$471.27	
<b>Less: Payments to debtors</b>	\$0.00	\$433.77	
<b>Net</b>	\$3,098.34	\$37.50	

**For the period of 11/8/2012 to 12/10/2013**

Total Compensable Receipts:	\$2,664.57
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$2,664.57
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$37.50
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$37.50
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the account between 04/05/2013 to 12/10/2013**

Total Compensable Receipts:	\$2,664.57
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$2,664.57
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$37.50
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$37.50
Total Internal/Transfer Disbursements:	\$0.00

## CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-34161-RKM  
Case Name: NEVAREZ, CHRISTOPHER PATRICO  
Primary Taxpayer ID #: \*\*\_\*\*\*7761  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 11/8/2012  
For Period Ending: 12/10/2013

Trustee Name: David L. Miller  
Bank Name: Integrity Bank  
Checking Acct #: \*\*\*\*\*4161  
Account Title:  
Blanket bond (per case limit): \$1,000,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET  
DISBURSEACCOUNT  
BALANCES

\$3,098.34

\$471.27

\$2,627.07

For the period of 11/8/2012 to 12/10/2013

Total Compensable Receipts: \$2,664.57  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$2,664.57  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$37.50  
Total Non-Compensable Disbursements: \$0.00  
Total Comp/Non Comp Disbursements: \$37.50  
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 11/08/2012 to 12/10/2013

Total Compensable Receipts: \$2,664.57  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$2,664.57  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$37.50  
Total Non-Compensable Disbursements: \$0.00  
Total Comp/Non Comp Disbursements: \$37.50  
Total Internal/Transfer Disbursements: \$0.00

/s/ DAVID L. MILLER

DAVID L. MILLER

Case No. 12-34161-RKMCase Name: NEVAREZ, CHRISTOPHER PATRICOClaims Bar Date: 07/30/2013Trustee Name: David L. MillerDate: 12/10/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	DAVID L. MILLER PO Box 9 Farmington UT 84025-0009	12/10/2013	Trustee Expenses	Allowed	2200-000	\$0.00	\$10.50	\$10.50	\$0.00	\$0.00	\$0.00	\$10.50
	DAVID L. MILLER PO Box 9 Farmington UT 84025-0009	12/10/2013	Trustee Compensation	Allowed	2100-000	\$0.00	\$666.14	\$666.14	\$0.00	\$0.00	\$0.00	\$666.14
bond	INTERNATIONAL SURETIES, LTD. Suite 420 701 Poydras St. New Orleans LA 70139	12/10/2013	Bond Payments	Allowed	2300-000	\$0.00	\$4.08	\$4.08	\$4.08	\$0.00	\$0.00	\$0.00
exempt	CHRISTOPHER PATRICO NEVAREZ	05/07/2013	Exemptions	Allowed	8100-002	\$0.00	\$433.77	\$433.77	\$433.77	\$0.00	\$0.00	\$0.00
1	CASCADE COLLECTIONS LLC PO Box 723 Provo UT 84603-0723	05/01/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$2,811.00	\$2,164.42	\$2,164.42	\$0.00	\$0.00	\$0.00	\$2,164.42

**Claim Notes:** (1-1) Car Loan Deficiency (as co-signer) - Titanium Funds/Lucky&#039;s Auto - Assignment

2	QUESTAR GAS COMPANY Bankruptcy DNR 244 1140 W 200 S PO BOX 3194 Salt Lake City UT 84110-3194	05/02/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$99.00	\$98.63	\$98.63	\$0.00	\$0.00	\$0.00	\$98.63
3	EXPRESS RECOVERY SERVICES PO Box 26415 SLC UT 84126	05/02/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$306.00	\$357.40	\$357.40	\$0.00	\$0.00	\$0.00	\$357.40
4	USA CASH SERVICES PO Box 150744 Ogden UT 84403	05/08/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$445.71	\$445.71	\$445.71	\$0.00	\$0.00	\$0.00	\$445.71

Case No. 12-34161-RKM

Case Name: NEVAREZ, CHRISTOPHER PATRICO

Claims Bar Date: 07/30/2013

Trustee Name: David L. Miller

Date: 12/10/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
5	CHECK CITY PO Box 970183 Orem UT 87097	05/10/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$752.29	\$732.29	\$732.29	\$0.00	\$0.00	\$0.00	\$732.29
6	ROY FIN 2465 North Main Street #4 Sunset UT 84015	05/16/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$145.00	\$144.90	\$144.90	\$0.00	\$0.00	\$0.00	\$144.90
7	MOUNTAINLAND COLLECTIONS Quinn M Kofford PO Box 1425 American Fork UT 84003	05/24/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$972.00	\$1,884.50	\$1,884.50	\$0.00	\$0.00	\$0.00	\$1,884.50
8	MONEY 4 YOU/MR MONEY 498 N 900 W #230 Kaysville UT 84037	06/03/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$531.43	\$621.43	\$621.43	\$0.00	\$0.00	\$0.00	\$621.43
9	INTERMOUNTAIN HEALTH CARE, INC. P.O. Box 27808 Salt Lake City UT 84127-0808	07/08/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$512.00	\$3,229.90	\$3,229.90	\$0.00	\$0.00	\$0.00	\$3,229.90
10	UNITED CONSUMER FINANCIAL SERVICES Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson AZ 85712	07/23/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$1,900.00	\$2,105.10	\$2,105.10	\$0.00	\$0.00	\$0.00	\$2,105.10
							\$12,898.77	\$12,898.77	\$437.85	\$0.00	\$0.00	\$12,460.92

Case No. 12-34161-RKM  
Case Name: NEVAREZ, CHRISTOPHER PATRICO  
Claims Bar Date: 07/30/2013

Trustee Name: David L. Miller  
Date: 12/10/2013

## CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
Bond Payments	\$4.08	\$4.08	\$4.08	\$0.00	\$0.00	\$0.00
Exemptions	\$433.77	\$433.77	\$433.77	\$0.00	\$0.00	\$0.00
General Unsecured § 726(a)(2)	\$11,784.28	\$11,784.28	\$0.00	\$0.00	\$0.00	\$11,784.28
Trustee Compensation	\$666.14	\$666.14	\$0.00	\$0.00	\$0.00	\$666.14
Trustee Expenses	\$10.50	\$10.50	\$0.00	\$0.00	\$0.00	\$10.50



Exhibit D

**TRUSTEE'S PROPOSED DISTRIBUTION**

Case No.: 12-34161-RKM  
Case Name: CHRISTOPHER PATRICO NEVAREZ  
Trustee Name: David L. Miller

Balance on hand: \$2,627.07

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00  
Remaining balance: \$2,627.07

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<b>Reason/Applicant</b>	<b>Total Requested</b>	<b>Interim Payments to Date</b>	<b>Proposed Payment</b>
David L. Miller, Trustee Fees	\$666.14	\$0.00	\$666.14
David L. Miller, Trustee Expenses	\$10.50	\$0.00	\$10.50

Total to be paid for chapter 7 administrative expenses: \$676.64  
Remaining balance: \$1,950.43

Applications for prior chapter fees and administrative expenses have been filed as follows:  
NONE

Total to be paid to prior chapter administrative expenses: \$0.00  
Remaining balance: \$1,950.43

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00  
Remaining balance: \$1,950.43

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$11,784.28 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 16.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Cascade Collections LLC	\$2,164.42	\$0.00	\$358.25
2	Questar Gas Company	\$98.63	\$0.00	\$16.32
3	Express Recovery Services	\$357.40	\$0.00	\$59.15
4	Usa Cash Services	\$445.71	\$0.00	\$73.77
5	Check City	\$732.29	\$0.00	\$121.20
6	Roy Fin	\$144.90	\$0.00	\$23.98
7	Mountainland Collections	\$1,884.50	\$0.00	\$311.91
8	Money 4 You/Mr Money	\$621.43	\$0.00	\$102.85
9	Intermountain Health Care, Inc.	\$3,229.90	\$0.00	\$534.58
10	United Consumer Financial Services	\$2,105.10	\$0.00	\$348.42

Total to be paid to timely general unsecured claims: \$1,950.43  
 Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00  
 Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>